

# what is identity THEFT?

Dear Friend:

Thousands of Americans fall victim to identity theft each year. With your Social Security or credit card number, an imposter can easily steal your identity to start fraudulent bank, credit, or cellular phone accounts or even take out loans or file for bankruptcy in your name.

So follow some easy steps to help protect your identity and avoid becoming a victim. Destroy or shred anything with your Social Security or credit card numbers before you throw it away. When shopping on the Internet, be sure the company uses secure ordering methods. And check your credit report each year to be sure it's accurate.

You can now receive your credit reports for free once a year from the major credit reporting agencies. Go online to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 1-877-322-8228.

Use caution when ordering your report, especially online, and be aware of scams and fraudulent sites. Check out the Consumer Alert posted by the Michigan Attorney General at [www.michigan.gov/ag](http://www.michigan.gov/ag) for helpful information.

For more helpful consumer tips on how to reduce the risk of identity theft, please take a moment to review this brochure. As always, feel free to contact my office if you have any questions or concerns about state government.

Sincerely,



Ron Jelinek  
State Senator



State Senator  
Ron Jelinek  
P.O. Box 30036 • Lansing, MI 48909-7536

# identity THEFT

protect your  
PRIVACY



Provided by:  
State Senator

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# protection tips

While it can be difficult to prevent a criminal intent on committing a crime, you can help protect yourself and reduce your risk of becoming a victim of identity theft.

## Keep these tips in mind:

- ▶ Tear up or shred mail and shopping receipts before throwing them out.
- ▶ When shopping, carry only the credit cards you need. While online, use a secure browser that encrypts your purchasing information.
- ▶ Keep personal information private. Don't give out your Social Security number if you don't have to. Guard your online password. Never give out information to companies or people you don't know.
- ▶ Check your credit card and bank statements monthly. Obtain a copy of your credit report once a year to check that only the accounts you've started are listed.



# what to do IF YOU'RE A victim

It is important to take action right away to minimize future damage.

- ▶ Contact the fraud departments of the three major credit bureaus. Request that a "fraud alert" be placed on your account and that creditors get permission from you before opening any new accounts.
- ▶ Call creditors to let them know the accounts may have been opened fraudulently. If your existing accounts have been accessed, get new cards and account numbers.
- ▶ File a police report and send a copy to your creditors. This report helps document the crime.
- ▶ Report the theft to the Federal Trade Commission. Many companies accept the FTC's ID Theft Affidavit as evidence of possible fraud. Access the affidavit at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- ▶ File a complaint with the Michigan Attorney General's Office if a company pursues a debt that is the obvious result of identity theft.
- ▶ Keep copies of all the information you collect for future reference.

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## CONTACT INFORMATION

### Three Major Credit Bureaus

#### EQUIFAX

Report Fraud: 800.525.6285  
[www.equifax.com](http://www.equifax.com)

#### EXPERIAN

Report Fraud: 888.397.3742  
[www.experian.com](http://www.experian.com)

#### TRANS UNION

Report Fraud: 800.680.7289  
[www.tuc.com](http://www.tuc.com)

## To Order Free Annual Credit Report

Toll-Free: 877.322.8228

Online: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Mail: Complete the Annual Credit Report Request Form

(available at [www.ftc.gov](http://www.ftc.gov)) and mail to:  
Annual Credit Report Request Service  
P.O. Box 105281 • Atlanta, GA 30348-5281

## Consumer Protection Organizations

### FEDERAL TRADE COMMISSION

ID Theft Hotline:

Toll-Free 877.IDTHEFT  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

### PRIVACY RIGHTS CLEARINGHOUSE

619.298.3396 • [www.privacyrights.org](http://www.privacyrights.org)

### ID THEFT RESOURCE CENTER

[www.idtheftcenter.org](http://www.idtheftcenter.org)

### MICHIGAN ATTORNEY GENERAL

Consumer Protection Division:

Toll-Free 877.765.8388 • [www.michigan.gov/ag](http://www.michigan.gov/ag)